

Information to identify the case:

Debtor 1 **Maria Esther Chavez Sandoval**

Social Security number or ITIN **xxx-xx-7359**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Western District of Texas**

Case number: **18-31707-hcm**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Maria Esther Chavez Sandoval
aka Maria Esther Chavez, aka Maria E. Chavez

1/22/19

**For the
court:**



Yvette M. Taylor
Clerk of the Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Notice Pg 3 of 4

United States Bankruptcy Court
Western District of TexasIn re:
Maria Esther Chavez Sandoval
DebtorCase No. 18-31707-hcm
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0542-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 30

Date Rcvd: Jan 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2019.

db
17489889 +Maria Esther Chavez Sandoval, 1308 Vicki Carr, El Paso, TX 79936-7874
17489890 Akron Billing Center, 3585 Ridge Park Dr., Akron, OH 44333-8203
17489893 +Chase Auto, P.O. Box 901003, Fort Worth, TX 76101-2003
17489895 +Del Sol Medical, Patients Accts Dept., P. O. Box 639400, Irving, TX 75063-9400
17489896 +GECU, 7227 Viscount Blvd, El Paso, TX 79925-4801
17489899 +Gvt Emp Cu, 7227 Viscount Blvd, El Paso, TX 79925-4891
17489901 +Joseph B. Furlong PA, 1111 Hawkins, Suite 2A, El Paso, TX 79925-6400
17489916 +Ncb Management Service, 1 Allied Dr, Treviso, PA 19053-6945
+Wf/preferr, Po Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
ust E-mail/Text: USTPRegion07.SN.ECF@usdoj.gov Jan 23 2019 00:35:38

United States Trustee - EP12, U.S. Trustee's Office, 615 E. Houston, Suite 533,
P.O. Box 1539, San Antonio, TX 78295-1539
17489891 +EDI: CONVERGENT.COM Jan 23 2019 05:23:00 Convergent Outsourcing, 800 Sw 39th St,
Renton, WA 98057-4927
17489892 +EDI: RCSFNBMARIN.COM Jan 23 2019 05:23:00 Credit One Bank Na, Po Box 98875,
Las Vegas, NV 89193-8875
17489894 +E-mail/Text: egssupportservices@alorica.com Jan 23 2019 00:36:19 EGS Financial Care, Inc.,
4740 Baxter Rd, Virginia Beach, VA 23462-4484
17489898 EDI: IRS.COM Jan 23 2019 05:23:00 Internal Revenue Service, 300 E. 8th Street,
Stop 5022 AUS, Austin, TX 78701
17489900 +EDI: CBSKOHLS.COM Jan 23 2019 05:23:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
17491243 +EDI: PRA.COM Jan 23 2019 05:23:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
17489902 +EDI: CBS7AVE Jan 23 2019 05:23:00 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
17489903 +EDI: RMSC.COM Jan 23 2019 05:23:00 Synch/banana Rep, Po Box 965005,
Orlando, FL 32896-5005
17489904 +EDI: RMSC.COM Jan 23 2019 05:23:00 Synch/care Credit, 950 Forrer Blvd,
Kettering, OH 45420-1469
17489905 +EDI: RMSC.COM Jan 23 2019 05:23:00 Synch/gap, Po Box 965005, Orlando, FL 32896-5005
17489906 +EDI: RMSC.COM Jan 23 2019 05:23:00 Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
17489907 +EDI: RMSC.COM Jan 23 2019 05:23:00 Synch/lowes, Po Box 965005, Orlando, FL 32896-5005
17489908 +EDI: RMSC.COM Jan 23 2019 05:23:00 Synch/old Navy, Po Box 965005,
Orlando, FL 32896-5005
17489909 +EDI: RMSC.COM Jan 23 2019 05:23:00 Synch/sams Club, Po Box 965005,
Orlando, FL 32896-5005
17489910 +EDI: RMSC.COM Jan 23 2019 05:23:00 Synch/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
17489911 +E-mail/Text: amccoy@synerpriseconsulting.com Jan 23 2019 00:36:14 Synerprise Consulting,
5651 Broadmoor, Mission, KS 66202-2407
17489912 EDI: AISTMBL.COM Jan 23 2019 05:23:00 T-Mobile, P.O. Box 742596,
Cincinnati, OH 45274-2596
17489913 +EDI: CITICORP.COM Jan 23 2019 05:23:00 Thd/cbna, Po Box 6497,
Sioux Falls, SD 57117-6497
17489914 +EDI: BLUESTEM Jan 23 2019 05:23:00 Webbank/fingerhut, 6250 Ridgewood Road,
Saint Cloud, MN 56303-0820
17489915 +EDI: WFFC.COM Jan 23 2019 05:23:00 Wf/dillard, Po Box 14517, Des Moines, IA 50306-3517
TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

17489897* Internal Revenue Service, Special Procedures Staff-Insolvency, P.O. Box 7346,
Philadelphia, PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2019

Signature: /s/Joseph Speetjens

District/off: 0542-3

User: admin
Form ID: 318

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Total Noticed: 30

Date Rcvd: Jan 22, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2019 at the address(es) listed below:

Ronald E Ingalls ecf@ingallstrustee.com,
ri@trustesolutions.com;ron@ingallstrustee.com;ri@trustesolutions.net;danning@ingallstrustee.com
Salvador C. Ramirez on behalf of Debtor Maria Esther Chavez Sandoval ramara525@yahoo.com,
salramirezattorneyatlaw@gmail.com;ramirezsr55994@notify.bestcase.com
United States Trustee - EP12 USTPRegion07.SN.ECF@usdoj.gov

TOTAL: 3